

**Information to identify the case:**

Debtor 1 **Carlos Alberto Turriate**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-10775-BFK**

Social Security number or ITIN **xxx-xx-3539**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

Date case filed for chapter **7 3/12/19**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carlos Alberto Turriate	
2. All other names used in the last 8 years		
3. Address	626 Springhouse Square SE Leesburg, VA 20175	
4. Debtor's attorney Name and address	John C. Morgan Jr. New Day Legal, PLLC 98 Alexandria Pike, Suite 10 Warrenton, VA 20186	Contact phone (540)349-3232 Email: <a href="mailto:rhonda@NewDayLegal.com">rhonda@NewDayLegal.com</a>
5. Bankruptcy trustee Name and address	Kevin R. McCarthy McCarthy & White, PLLC 8508 Rehoboth Ct. Vienna, VA 22182	Contact phone (703)770-9261 Email: <a href="mailto:krm@mccarthywhite.com">krm@mccarthywhite.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	200 South Washington Street Alexandria, VA 22314  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 703-258-1200	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: March 13, 2019
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 17, 2019 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>1725 Duke Street, Suite 520,  Alexandria, VA 22314</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: June 17, 2019</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 &gt;

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcynotices.uscourts.gov](http://bankruptcynotices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available on Internet @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Carlos Alberto Turriate  
 Debtor

Case No. 19-10775-BFK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: huntingto  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db +Carlos Alberto Turriate, 626 Springhouse Square SE, Leesburg, VA 20175-5644  
 cr Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,  
 P O Box 347 (MSC #31), Leesburg, VA 20178-0347  
 14757691 AMCB HB, P.O. Box 37007, Baltimore, MD 21297-3007  
 14757693 +BWW Law Group, LLC, 6003 Executive Blvd., Suite 101, Rockville, MD 20852-3813  
 14757692 +BWW Law Group, LLC, 8100 Three Chopt Rd., Suite 240, Richmond, VA 23229-4833  
 14757695 +Citibank/Best Buy, Attn: Bankruptcy, P.O. Box 790441, St. Louis, MO 63179-0441  
 14757700 +Glasser and Glasser, PLC, P.O. Box 3400, Norfolk, VA 23514-3400  
 14757701 +Inova, P.O. Box 37013, Baltimore, MD 21297-3013  
 14757703 Loudoun Medical Group, P. O. Box 17334, Baltimore, MD 21297-1334  
 14757704 +O&O Alpan LLC, 11212 Waples Mill Road, Suite 100, Fairfax, VA 22030-7404  
 14757705 +Segan Mason & Maso, P.C., 7010 Little River Turnpike, #270, Annandale, VA 22003-3249  
 14757706 +Seterus, Inc., Attn: Bankruptcy, P.O. Box 1077, Hartford, CT 06143-1077  
 14757708 +Tavistock Farms, P.O. Box 62678, Phoenix, AZ 85082-2678  
 14759771 Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,  
 P O BOX 347 (MSC #31), Leesburg, Virginia 20178-0347

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: rhonda@NewDayLegal.com Mar 14 2019 03:53:58 John C. Morgan, Jr.,  
 New Day Legal, PLLC, 98 Alexandria Pike, Suite 10, Warrenton, VA 20186

tr +EDI: BKRMCCARTHY Mar 14 2019 07:23:00 Kevin R. McCarthy, McCarthy & White, PLLC,  
 8508 Rehoboth Ct., Vienna, VA 22182-5061  
 14757694 +EDI: CAPITALONE.COM Mar 14 2019 07:23:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 14757696 +EDI: WFNMB.COM Mar 14 2019 07:23:00 Comenity Bank/Express, Attn: Bankruptcy,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 14757697 +EDI: WFNMB.COM Mar 14 2019 07:23:00 Comenity Bank/Victoria Secret, Bankruptcy Department,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 14757698 +EDI: CONVERGENT.COM Mar 14 2019 07:23:00 Convergent Outsourcing, P.O. Box 9004,  
 Renton, WA 98057-9004  
 14757699 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 14 2019 03:54:38 Ditech Financial LLC,  
 P.O. Box 6172, Rapid City, SD 57709-6172  
 14757702 +EDI: CBSKOHLIS.COM Mar 14 2019 07:23:00 Kohls/Capital One, Kohls Credit, P.O. Box 3120,  
 Milwaukee, WI 53201-3120  
 14757702 +E-mail/Text: bncnotices@becket-lee.com Mar 14 2019 03:54:23 Kohls/Capital One,  
 Kohls Credit, P.O. Box 3120, Milwaukee, WI 53201-3120  
 14757707 +E-mail/Text: philadelphia.bnc@ssa.gov Mar 14 2019 03:55:20 Social Security Administration,  
 Office of Regional Commissioner, 26 Federal Plaza Rm 40-120, New York, NY 10278-4199  
 14757709 +EDI: VERIZONCOMB.COM Mar 14 2019 07:23:00 Verizon, Verizon Wireless Bk Admin,  
 500 Technology Dr., Ste. 550, Weldon Springs, MO 63304-2225  
 14757710 +E-mail/Text: wfcubankruptcynoticing@western.org Mar 14 2019 03:55:21 Western Fed Credit Uni,  
 Attn: Bankruptcy, P.O. Box 10018, Manhattan Beach, CA 90267-7518

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0422-9

User: huntingto  
Form ID: 309A

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Mar 13, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2019 at the address(es) listed below:

John C. Morgan, Jr. on behalf of Debtor Carlos Alberto Turriate rhonda@NewDayLegal.com,  
jcmlaw123@gmail.com;jcm@ecf.inforuptcy.com;bkdcs@newdaylegal.com;r49876@notify.bestcase.com;robi  
n@newdaylegal.com;christy@newdaylegal.com  
John P. Fitzgerald, III ustpregion04.ax.ecf@usdoj.gov  
Kevin R. McCarthy krm@mccarthywhite.com, kmccarthy@remote7solutions.com;DC07@ecfcbis.com  
TOTAL: 3